## Before the State of South Carolina Department of Insurance

In the matter of:

File Number 02-161

Jasa M. Johnson

**Default Order Revoking All Licensing Privileges** 

Post Office Box 184 Ruby, South Carolina 29741.

This matter comes before me pursuant to a Letter of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (Supp. 2004), by the State of South Carolina Department of Insurance upon Jasa M. Johnson by both certified mail, return receipt requested, and by regular mail on March 31, 2006.

That letter informed Jasa M. Johnson of her right to request a public hearing upon the allegations of impropriety contained within the letter against her. The letter further warned that her failure to make a timely, written request would result in my summary revocation of her license to do business as a resident insurance producer within the State of South Carolina. Despite that warning, Jasa M. Johnson has failed to respond to the Department's letter. The USPS notified Ms. Johnson of the certified letter on April 5, 14, and 20, 2006. On April 25, 2006 that certified letter was returned marked, "Unclaimed". Investigator Ted Pasley personally interviewed the postmaster of the Ruby, SC Post Office and verified the post office box and physical address of Jasa M. Johnson. Postmaster advised that regular mail and notification of special delivery mail were regularly picked up out of Post Office Box 184. A visit to the physical address of 600 Deaton St., Ruby, SC was also to no avail. The notice sent via regular mail was not returned. On May 26, 2006, therefore, counsel for the Department filed an Affidavit of Default, and submitted the entire matter directly to me for my summary decision based solely on the record.

The letter alleged, and I now find as fact, that while licensed to do business as a resident insurance producer within the State of South Carolina for State Farm Insurance Company, Jasa M. Johnson took or destroyed applications, customer checks, and other documents pertaining to client accounts.

Section 38-43-130 of the South Carolina Code provides the Director or his designee "may revoke or suspend a producer's license after ten day's notice...when it appears that a producer...has violated this title or any regulation promulgated by the department, or has, "deceived or dealt unjustly with the citizens of this State."

In accordance with my findings of fact, and considering Jasa M. Johnson's failure to avail herself of her opportunity to be heard, I now conclude, as a matter of law, that Jasa M. Johnson violated S.C. Code Ann. § 38-43-130 (a) (Supp. 2004) that her resident insurance producer's license should be revoked.

This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's, Freedom of Information Act, S.C. Code Ann. §§ 30-4-10, et seq. (1991 and Supp. 2000). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. § 38-3-110(3) (Supp. 2000).

It is, therefore, ordered that the license of Jasa M. Johnson to do business as a resident insurance producer within the State of South Carolina be, and is hereby, revoked, and that no license issued through the State of South Carolina Department of Insurance is to be issued to her.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Jasa M. Johnson is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance producer within the State of South Carolina.

This order becomes effective as of the date of my signature below.

Columbia, South Carolina

Eleanor Kitzman Kozman

Director

## Before the State of South Carolina Department of Insurance

In the matter of:

SCDOI File Number 02-161

Jasa M. Johnson

Affidavit of Default

Post Office Box 184 Ruby, South Carolina 29741

Personally appeared before me David E. Belton, who, being duly sworn, stated that at all times relevant to this Affidavit of Default he was the attorney representing the State of South Carolina Department of Insurance (the Department) in this administrative action. He further stated the following:

The Department served notice on Jasa M. Johnson at the address detailed above by a Letter of Allegation and Notice of Opportunity for a Public Hearing that the Department would request the Director of Insurance to summarily revoke her license to act as a resident insurance producer within the State of South Carolina in thirty days. The Department served that notice, pursuant to S.C. Code Ann. § 38-3-170 (Supp. 2004), by "depositing it in the United States mail, postage prepaid, addressed to the last known address of the person and registered with the return receipt requested." That letter further notified Jasa M. Johnson of her opportunity, within thirty days, to request in writing a public hearing.

The Department mailed the notice concerning the right to a hearing by certified mail, return receipt requested, and by regular mail, on or about March 31, 2006. The United States Postal Service notified Jasa M. Johnson of the certified letter on April 5, 14, and 20 2006. On April 25, 2006 that certified letter was returned marked, "Unclaimed". See "Exhibit A" attached. Investigator Ted Pasley personally interviewed the postmaster of the Ruby, SC Post Office and verified the post office box and physical address of Jasa M. Johnson. Postmaster advised that regular mail and notification of special delivery mail were regularly picked up out of Post Office Box 184. A visit to the physical address of 600 Deaton St., Ruby, SC was also to no avail. The Notice sent via regular mail was not returned. Jasa M. Johnson has made no request for a public hearing or any other response to the notice. The time in which to do so has expired. She is now in default.

David E. Belton
Senior Associate General Counsel

Sworn to and subscribed before me this day of June, 2006

South Carolina Department of Insurance Post Office Box 100105 Columbia, South Carolina 29202 803-737-6132

Christiline P. Lewis

Notary Public for the State of South Carolina My commission Expires: November 20, 2006